

Fill in this information to identify your case and this filing:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?
 No. Go to Part 2.
 Yes. Where is the property?
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... → \$0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

3.1.	Make: Chrysler	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Model: 300	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Current value of the entire property?	<input type="checkbox"/> Current value of the portion you own?
Year: 2015	<input type="checkbox"/> Debtor 2 only		
Approximate mileage: 110,000	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
	<input type="checkbox"/> At least one of the debtors and another	\$20,225.00	\$20,225.00

Other information:

2015 Chrysler 300
NADA Clean Retail Value \$20,225.00

Check if this is community property
(see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → \$20,225.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

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6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe..... **See continuation page(s).**

\$3,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe..... **See continuation page(s).**

\$1,400.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe..... **Men's & Women's Clothing**

\$500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe..... **See continuation page(s).**

\$900.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe..... **1 Dog**

\$1,000.00

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... →

\$7,300.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

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16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes..... Cash: \$20.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name:

17.1. Checking account: Suntrust Checking account \$1.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them..... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately. Type of account: Institution name:
Retirement account: VRS Retirement account \$147.00
Retirement account: VRS Retirement account \$2,287.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No
 Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No
 Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers** Case number (if known) 19-60087

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- No
 Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No
 Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No
 Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
State: _____
Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information

Alimony: _____
Maintenance: _____
Support: _____
Divorce settlement: _____
Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value.....

Company name: _____ Beneficiary: _____ Surrender or refund value: _____

Term life insurance policy through employer, no cash value. _____ \$1.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- No
 Yes. Give specific information

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information **Potential funds due to Debtor, unknown at this time, including State & Federal tax refunds, possible garnishment funds, insurance proceeds, proceeds related to claims or causes of action that may be asserted by the Debtor, any claim for earned but unpaid wages and/or inheritance.** \$1.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$2,457.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to Part 6.
 Yes. Go to line 38.

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

38. Accounts receivable or commissions you already earned

- No
 Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No
 Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- No
 Yes. Describe..

41. Inventory

- No
 Yes. Describe..

42. Interests in partnerships or joint ventures

- No
 Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

- No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe.....

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

44. Any business-related property you did not already list

- No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... → \$0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- No
 Yes....

48. Crops--either growing or harvested

- No
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- No
 Yes....

50. Farm and fishing supplies, chemicals, and feed

- No
 Yes....

51. Any farm- and commercial fishing-related property you did not already list

- No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Debtor 1 Jerrod Damonte Ayers
Debtor 2 Tiffany Nicole Ayers

Case number (if known) 19-60087

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	\$0.00
56. Part 2: Total vehicles, line 5		<u>\$20,225.00</u>
57. Part 3: Total personal and household items, line 15		<u>\$7,300.00</u>
58. Part 4: Total financial assets, line 36		<u>\$2,457.00</u>
59. Part 5: Total business-related property, line 45		<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	+	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61.....		<u>\$29,982.00</u>
	Copy personal property total → +	<u>\$29,982.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<u>\$29,982.00</u>

Debtor 1 Jerrod Damonte Ayers
Debtor 2 Tiffany Nicole Ayers Case number (if known) 19-60087

6. Household goods and furnishings (details):

Sofa _____ \$200.00

Washer, Dryer, Bed, Dining Table _____ \$2,500.00

Entertainment Center, Desks, Beds, Ohter Bedroom Furniture, Lamps _____ \$800.00

7. Electronics (details):

2 Cell Phones, TVs, Computers _____ \$500.00

TV _____ \$900.00

12. Jewelry (details):

Wedding Rings _____ \$800.00

Rings, Watches, Earrings, Bracelets, Necklaces _____ \$100.00

Fill in this information to identify your case:

Debtor 1	Jerrod	Damonte	Ayers
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Tiffany	Nicole	Ayers
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--------------------------------------------------------------------------------------------	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from *Schedule A/B* *Check only one box for each exemption*

Brief description: **2015 Chrysler 300 (approx. 110,000 miles)** **\$20,225.00** **\$1.00** **Va. Code Ann. § 34-4**
2015 Chrysler 300
NADA Clean Retail Value \$20,225.00
(1st exemption claimed for this asset)
 100% of fair market value, up to any applicable statutory limit

Line from *Schedule A/B*: **3.1**

Brief description: **2015 Chrysler 300 (approx. 110,000 miles)** **\$20,225.00** **\$1.00** **Va. Code Ann. § 34-26(8)**
2015 Chrysler 300
NADA Clean Retail Value \$20,225.00
(2nd exemption claimed for this asset)
 100% of fair market value, up to any applicable statutory limit

Line from *Schedule A/B*: **3.1**

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: Sofa	<u>\$200.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: <u>6</u>			
Brief description: Washer, Dryer, Bed, Dining Table	<u>\$2,500.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: <u>6</u>			
Brief description: Entertainment Center, Desks, Beds, Other Bedroom Furniture, Lamps	<u>\$800.00</u>	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: <u>6</u>			
Brief description: 2 Cell Phones, TVs, Computers	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: <u>7</u>			
Brief description: TV	<u>\$900.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
Line from Schedule A/B: <u>7</u>			
Brief description: Men's & Women's Clothing	<u>\$500.00</u>	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)
Line from Schedule A/B: <u>11</u>			
Brief description: Wedding Rings	<u>\$800.00</u>	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(1a)
Line from Schedule A/B: <u>12</u>			
Brief description: Rings, Watches, Earrings, Bracelets, Necklaces	<u>\$100.00</u>	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from Schedule A/B: <u>12</u>			
Brief description: 1 Dog	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(5)
Line from Schedule A/B: <u>13</u>			

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Additional Page**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>	
Brief description: Cash	<u>\$20.00</u>	<input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from <i>Schedule A/B</i> : <u>16</u>			
Brief description: Suntrust Checking account	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from <i>Schedule A/B</i> : <u>17.1</u>			
Brief description: VRS Retirement account (1st exemption claimed for this asset)	<u>\$147.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from <i>Schedule A/B</i> : <u>21</u>			
Brief description: VRS Retirement account (2nd exemption claimed for this asset)	<u>\$147.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34
Line from <i>Schedule A/B</i> : <u>21</u>			
Brief description: VRS Retirement account (3rd exemption claimed for this asset)	<u>\$147.00</u>	<input checked="" type="checkbox"/> \$147.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(C)
Line from <i>Schedule A/B</i> : <u>21</u>			
Brief description: VRS Retirement account (1st exemption claimed for this asset)	<u>\$2,287.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from <i>Schedule A/B</i> : <u>21</u>			
Brief description: VRS Retirement account (2nd exemption claimed for this asset)	<u>\$2,287.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34
Line from <i>Schedule A/B</i> : <u>21</u>			
Brief description: VRS Retirement account (3rd exemption claimed for this asset)	<u>\$2,287.00</u>	<input checked="" type="checkbox"/> \$2,287.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(C)
Line from <i>Schedule A/B</i> : <u>21</u>			
Brief description: Term life insurance policy through employer, no cash value. (1st exemption claimed for this asset)	<u>\$1.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from <i>Schedule A/B</i> : <u>31</u>			

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

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Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Term life insurance policy through employer, no cash value. (2nd exemption claimed for this asset)	Copy the value from <i>Schedule A/B</i> <u>\$1.00</u>	<i>Check only one box for each exemption</i> <input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. §§ 38.2-3122, 3123
Line from <i>Schedule A/B</i> : <u>31</u>			
Brief description: Potential funds due to Debtor, unknown at this time, including State & Federal tax refunds, possible garnishment funds, insurance proceeds, proceeds related to claims or causes of action that may be asserted by the Debtor, any claim for earned but unpaid wages and/or inheritance.	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Line from <i>Schedule A/B</i> : <u>35</u>			

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
-----------------------------------------------------------------------------------	--------------------------------------------------------------------------	------------------------------------------------------

2.1	Describe the property that secures the claim:	\$1,318.41	\$200.00	\$1,118.41
Badcock Home Furniture Creditor's name 100 Atlanta Ave Number Street	Sofa			

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates
to a community debt

Security Agreement

Date debt was incurred 3/2017 **Last 4 digits of account number**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,318.41

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

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Part 1: After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
 Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion if any

2.2	Describe the property that secures the claim:	<u>\$3,000.00</u>	<u>\$2,500.00</u>	<u>\$500.00</u>
Buddy's Home Furnishing <small>Creditor's name</small> <u>5205 Fort Ave.</u> <small>Number Street</small>		Washer, Dryer, Bed, Dining Table		
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)				
Security Agreement				
Date debt was incurred <u>2017</u>		Last 4 digits of account number <u>_____</u>		
2.3	Describe the property that secures the claim:	<u>\$24,517.00</u>	<u>\$20,225.00</u>	<u>\$4,292.00</u>
Regional Acceptance Co <small>Creditor's name</small> <u>Attn: Bankruptcy</u> <small>Number Street</small> <u>1424 E Firetower Rd</u>		2015 Chrysler 300		
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)				
Security Agreement				
Date debt was incurred <u>09/2016</u>		Last 4 digits of account number <u>1 3 0 1</u>		

Add the dollar value of your entries in Column A on this page. Write that number here:

\$27,517.00

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 1:	Additional Page After listing any entries on this page, number them sequentially from the previous page.	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
---------	-------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------	-----------------------------------------------------------------	------------------------------------------------

2.4	Describe the property that secures the claim:	\$1,300.00	\$900.00	\$400.00
-----	-----------------------------------------------	------------	----------	----------

Rent-A-Center
 Creditor's name
2323 Memorial Avenue
 Number Street

As of the date you file, the claim is: Check all that apply.

Lynchburg VA 24501-0000
 City State ZIP Code

Who owes the debt? Check one.

- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
- Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Security Agreement

Date debt was incurred 2018 Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,300.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$30,135.41

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1

Badcock Home Furniture

Name
C/O Robert Burnette, President
Number Street
200 North Phosphate Blvd.

On which line in Part 1 did you enter the creditor?

2.1

Last 4 digits of account number

Mulberry **FL** **33860**
City State ZIP Code

2

Regional Acceptance Corp

Name
Reg. Agent Ct Corporation System
Number Street
4701 Cox Road Suite 301

On which line in Part 1 did you enter the creditor?

2.3

Last 4 digits of account number

Glen Allen **VA** **23060-0000**
City State ZIP Code

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

\$700.00

\$700.00

\$0.00

City of Lynchburg Collections, Treasurer

Priority Creditor's Name

Attn: J.D. Reynolds

Number Street

PO Box 9000

Last 4 digits of account number

When was the debt incurred? **2018**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Lynchburg VA 24505-0000

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

Is the claim subject to offset?

- No
 Yes

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 1: Your PRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
\$1.00	\$1.00	\$0.00

2.2**Div of Child Support Enforcement**

Priority Creditor's Name
801 E Main St Fl 3
 Number Street

Last 4 digits of account number 9 1 6 2When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Richmond **VA** **23219-0000**
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

2.3**Internal Revenue Service*****

Priority Creditor's Name
P O Box 7346
 Number Street

Last 4 digits of account number 2 0 9 3When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Philadelphia **PA** **19101**
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

2.4**Va Department Of Taxation***

Priority Creditor's Name
Taxing Authority Consulting Services, PC
 Number Street
P O Box 2156

Last 4 digits of account number 2 0 9 3When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Richmond **VA** **23218-0000**
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

Is the claim subject to offset?

- No
 Yes

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1		\$500.00
Adams Insurance Agency, Inc. Nonpriority Creditor's Name 2601 Memorial Avenue Number Street Lynchburg VA 24501 City State ZIP Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Open Account
4.2	\$600.00	
Amazon Nonpriority Creditor's Name PO Box 960013 Number Street Orlando FL 32896 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.3**

ATT DirecTV
 Nonpriority Creditor's Name
c/o IC System Inc
 Number Street
P.O. Box 64378

Last 4 digits of account number 0 1 6 2When was the debt incurred? 02/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

St. Paul MN 55164
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

\$725.00**Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Open Account

4.4

BB&T
 Nonpriority Creditor's Name
PO Box 2027
 Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Greenville SC 29602-2027
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

\$1,000.00**Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Open Account

4.5

Capital One
 Nonpriority Creditor's Name
Attn: Bankruptcy
 Number Street
PO Box 30285

Last 4 digits of account number 0 3 5 8When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Salt Lake City UT 84130
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

\$457.00**Type of NONPRIORITY unsecured claim:**

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6 \$7,009.00

Capital One Auto Finance
 Nonpriority Creditor's Name
Attn: Bankruptcy
 Number Street
PO Box 30285

Last 4 digits of account number 1 0 0 1When was the debt incurred? 2013

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Salt Lake City UT 84130

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Automobile**

\$366.00**4.7****Centra Emergency Service**

Nonpriority Creditor's Name
c/o Creditors Collection Service

Number Street
ATTN: Bankruptcy
PO Box 21504

Last 4 digits of account number 6 1 7 2When was the debt incurred? 07/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Roanoke VA 24018

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

\$967.00**4.8****Centra VA Baptist Hospital**

Nonpriority Creditor's Name
c/o SCA Credit Svcs

Number Street
1502 Williamson Road

Last 4 digits of account number 8 7 9 2When was the debt incurred? 02/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Roanoke VA 24012

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.9****\$88.00****Central VA Family Physicians**

Nonpriority Creditor's Name

c/o Creditors Collection Service

Number Street

ATTN: Bankruptcy**PO Box 21504****Roanoke VA 24018**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 5 9 4 7When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

4.10**\$500.00****Citizens Bank & Trust ***

Nonpriority Creditor's Name

126 South Main Street

Number Street

Blackstone VA 23824-0000

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

4.11**\$40.00****CMG Observation Specialists**

Nonpriority Creditor's Name

c/o Creditors Collection Service

Number Street

ATTN: Bankruptcy**PO Box 21504****Roanoke VA 24018**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 1 1 4 0When was the debt incurred? 03/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.12****\$1,000.00**

Comcast Cable
 Nonpriority Creditor's Name
PO Box 3006
 Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Southeastern PA 19398
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

Is the claim subject to offset?

- No
- Yes

4.13**\$719.00**

Credit One Bank
 Nonpriority Creditor's Name
c/o LVNV Funding/Resurgent Capital
 Number Street

Last 4 digits of account number 1 6 5 1When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Greenville SC 29603
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

Is the claim subject to offset?

- No
- Yes

4.14**\$74,472.00**

Dept of Ed / Navient
 Nonpriority Creditor's Name
Attn: Claims Dept
 Number Street

Last 4 digits of account number 1 2 4 0When was the debt incurred? 2009

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilkes Barr PA 18773
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

Is the claim subject to offset?

- No
- Yes

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.15****\$1,556.00****Easy Pay/Duvera Collections**

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 2549**Carlsbad CA 92018**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 5 0 4 0When was the debt incurred? 02/28/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Security Agreement**

4.16**\$2,250.00****Ecipi Colleges Inc**

Nonpriority Creditor's Name

5555 Greenwich Road

Number Street

Virginia Beach VA 23462

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 4 A T EWhen was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify

4.17**\$274.00****MD Associates Inc**

Nonpriority Creditor's Name

c/o Creditors Collection Service

Number Street

ATTN: Bankruptcy**PO Box 21504****Roanoke VA 24018**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number 6 6 5 2When was the debt incurred? 2012

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.18****\$310.00****Midnight Velvet**

Nonpriority Creditor's Name

Swiss Colony/Midnight Velvet

Number Street

1112 7th AveLast 4 digits of account number 9 2 9 0When was the debt incurred? 04/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Monroe WI 53566

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Credit Card

4.19**\$300.00****Money lion**

Nonpriority Creditor's Name

30 W. 21st Street

Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

New York NY 10010

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Open Account

4.20**\$1,065.00****NHcash.com, LLC**

Nonpriority Creditor's Name

169 South River Road

Number Street

Suite 19Last 4 digits of account number 6 8 3 7When was the debt incurred? 05/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Bedford NH 03110

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Open Account

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.21****\$4,015.00**

Oglesby Mangament Group
 Nonpriority Creditor's Name
1401 Lakeside Drive
 Number Street

Last 4 digits of account number 6 3 8 4When was the debt incurred? 2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Lynchburg VA 24501
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

4.22**\$500.00**

Progressive Insurance
 Nonpriority Creditor's Name
6300 Wilson Mills Rd.
 Number Street

Last 4 digits of account number When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Mayfield Village OH 44143
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

4.23**\$135.00**

Radiology Consultants of Lynchburg
 Nonpriority Creditor's Name
c/o Focused Recovery Solutions
 Number Street
9701-Metropolitan Ct STE B

Last 4 digits of account number 4 3 5 0When was the debt incurred? 03/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

North Chesterfield VA 23236
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.24**

Schewel Furniture
 Nonpriority Creditor's Name
1507 S Main Street
 Number Street

Last 4 digits of account number 0 0 0 7When was the debt incurred? 2012

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Farmville VA 23901
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Security Agreement**

Is the claim subject to offset?

- No
- Yes

4.25

Shentel
 Nonpriority Creditor's Name
c/o Creditors Collection Service
 Number Street

ATTN: Bankruptcy
PO Box 21504

Last 4 digits of account number 7 9 8 3When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Roanoke VA 24018
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

Is the claim subject to offset?

- No
- Yes

4.26

Synchrony Bank
 Nonpriority Creditor's Name
c/o Portfolio Recovery
 Number Street

PO Box 41021

Last 4 digits of account number 8 4 7 8When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Norfolk VA 23541
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

Is the claim subject to offset?

- No
- Yes

\$872.00**\$191.00****\$488.00**

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.27****\$93.00**

Trexis Insurance
 Nonpriority Creditor's Name
c/o IC System Inc
 Number Street
P.O. Box 64378

Last 4 digits of account number 9 2 5 0When was the debt incurred? 03/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

St. Paul MN 55164
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

4.28**\$253.00**

University of VA Health
 Nonpriority Creditor's Name
c/o Credit Control Corp
 Number Street
PO Box 120568

Last 4 digits of account number 0 0 8 0When was the debt incurred? 01/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Newport News VA 23612
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical**

4.29**\$1,348.00**

Verizon Wireless
 Nonpriority Creditor's Name
c/o Jefferson Capital Systems, LLC
 Number Street
PO Box 1999

Last 4 digits of account number 3 0 0 3When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Saint Cloud MN 56302
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Open Account**

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.30

\$500.00

Wells Fargo

Nonpriority Creditor's Name

PO Box 250

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Essington PA 19029-0000

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Open Account

4.31

\$500.00

Wood Forest Bank

Nonpriority Creditor's Name

PO Box 7889

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

The Woodlands TX 77387

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Open Account

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Centra Medical Group

Name
2010 Atherholt Road
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Lynchburg

VA 24501

City State ZIP Code

Last 4 digits of account number — — — —

Central Va Family Physicians *

Name
1111 Corporate Park Drive
 Number Street
Suite C

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Forest

VA 24551-0000

City State ZIP Code

Last 4 digits of account number — — — —

Credit One Bank*

Name
PO Box 98873
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Las Vegas

NV 89193

City State ZIP Code

Last 4 digits of account number — — — —

MD Associates, Inc

Name
P.O. Box 2080
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.17 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Kilmarnock

VA 22482

City State ZIP Code

Last 4 digits of account number — — — —

Radiology Consultants of Lynchburg

Name
113 Nationwide Drive
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.23 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Lynchburg

VA 24502-0000

City State ZIP Code

Last 4 digits of account number — — — —

SCA Credit Services

Name
1502 Williamson Road NE
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Roanoke

VA 24012

City State ZIP Code

Last 4 digits of account number — — — —

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Schewel Furniture Company, Incorporated* Name Registered Agent: Thomas M. Prest Number Street PO Box 6120	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.24</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
<hr/> Lynchburg VA 24505-0000 City State ZIP Code	Last 4 digits of account number _____
 Shentel Name PO BOX 488 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.25</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
<hr/> Edinburg VA 22824 City State ZIP Code	Last 4 digits of account number _____
 Shentel Name PO BOX 488 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
<hr/> Edinburg VA 22824 City State ZIP Code	Last 4 digits of account number _____
 Synchrony Bank Name Attn Bankruptcy Number Street PO Box 965060	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.26</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
<hr/> Orlando FL 32896 City State ZIP Code	Last 4 digits of account number _____
 Tiffany Smith Name 212 Highline Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>2.2</u> of (Check one): <input checked="" type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
<hr/> Farmville VA 23901 City State ZIP Code	Last 4 digits of account number _____
 Trexis Insurance Name f/k/a Alfa Number Street 210 Westwood Place, Suite 200	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.27</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
<hr/> Brentwood TN 37027 City State ZIP Code	Last 4 digits of account number _____

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Verizon**** _____ On which entry in Part 1 or Part 2 did you list the original creditor?
Name _____
500 Technology Dr. # 550 _____ Line 4.29 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street _____ Part 2: Creditors with Nonpriority Unsecured Claims

Weldon Spring **MO** **63304-2225** _____ Last 4 digits of account number **— — — —**
City _____ State _____ ZIP Code _____

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$1.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$5,720.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$5,721.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$76,722.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$26,371.00</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$103,093.00</u>

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 Spaces Property Management

Name
1703 Enterprise Dr B
Number Street

Rental Property
Contract to be ASSUMED

Lynchburg
City

VA
State
ZIP Code

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Jerrod	Damonte	Ayers
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Tiffany	Nicole	Ayers
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	19-60087		

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I**Schedule I: Your Income****12/15**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Corrections Officer	LPN
Employer's name	Buckingham Correctional Center	Blue Ridge Jail
Employer's address	1522 Prison Road Number Street	510 9th Street Number Street

Dillwyn City	VA State	23936 Zip Code	Lynchburg City	VA State	24504 Zip Code
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How long employed there? **2 Years** **9 Months**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$2,767.26	\$3,726.66
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$2,767.26	\$3,726.66

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) **19-60087**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$2,767.26	\$3,726.66
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$342.67	\$541.35
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$40.00	\$149.07
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$147.95	\$60.67
5f. Domestic support obligations	5f. \$258.70	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$789.32	\$751.09
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$1,977.94	\$2,975.57
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$0.00	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: Contribution from Tax Refund	8h. + \$200.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$200.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$2,177.94	+ \$2,975.57 = \$5,153.51
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$5,153.51	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	Jerrod	Damonte	Ayers
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Tiffany	Nicole	Ayers
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF VIRGINIA		
Case number (if known)	19-60087		

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.	<input type="checkbox"/> No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	<input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....	Daughter	7	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Son	7	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Son	4	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.	4.	\$830.00
Include first mortgage payments and any rent for the ground or lot.		
If not included in line 4:		
4a. Real estate taxes	4a.	
4b. Property, homeowner's, or renter's insurance	4b.	\$15.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$50.00
4d. Homeowner's association or condominium dues	4d.	

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087Your expenses

5. Additional mortgage payments for your residence, such as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. _____ \$300.00
6b. Water, sewer, garbage collection	6b. _____ \$70.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$300.00
6d. Other. Specify: <u>Cell Phone(s)</u>	6d. _____ \$200.00
7. Food and housekeeping supplies	7. _____ \$900.00
8. Childcare and children's education costs	8. _____
9. Clothing, laundry, and dry cleaning	9. _____ \$200.00
10. Personal care products and services	10. _____ \$125.00
11. Medical and dental expenses	11. _____ \$109.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$500.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$100.00
14. Charitable contributions and religious donations	14. _____
15. Insurance.	
Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. _____
15b. Health insurance	15b. _____
15c. Vehicle insurance	15c. _____ \$175.00
15d. Other insurance. Specify: _____	15d. _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Personal Property Taxes</u>	16. _____ \$35.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. _____
17b. Car payments for Vehicle 2	17b. _____
17c. Other. Specify: _____	17c. _____
17d. Other. Specify: _____	17d. _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

21. Other. Specify: See continuation sheet 21. + \$235.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$4,144.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.

22b. _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$4,144.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$5,153.51

23b. Copy your monthly expenses from line 22c above.

23b. - \$4,144.00

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$1,009.51

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

Note: Husband drives 120 miles daily.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

21. Other. Specify:

Pet Care/Food	\$100.00
vision	\$35.00
Emergency Fund	\$100.00

Total:

\$235.00

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$0.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$29,982.00
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$29,982.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a.	Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$30,135.41
3.	<i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$5,721.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	\$103,093.00
		Your total liabilities \$138,949.41

Part 3: Summarize Your Income and Expenses

4.	<i>Schedule I: Your Income</i> (Official Form 106I)	
	Copy your combined monthly income from line 12 of Schedule I.....	\$5,153.51
5.	<i>Schedule J: Your Expenses</i> (Official Form 106J)	
	Copy your monthly expenses from line 22c of Schedule J.....	\$4,144.00

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$6,608.08

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$1.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$5,720.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$76,722.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$82,443.00

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Jerrod Damonte Ayers
Jerrod Damonte Ayers, Debtor 1

X /s/ Tiffany Nicole Ayers
Tiffany Nicole Ayers, Debtor 2

Date **12/20/2018**
MM / DD / YYYY

Date **12/20/2018**
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1: <u>2075 Langhorne Road, Apt. 96</u> Number Street	Dates Debtor 1 lived there From <u>2016</u> To <u>11/2017</u>	Debtor 2: <input checked="" type="checkbox"/> Same as Debtor 1	Dates Debtor 2 lived there <input type="checkbox"/> Same as Debtor 1 From <u>11/2014</u> To <u>11/2017</u>
<u>Lynchburg</u> City	<u>VA</u> State	<u>24501</u> ZIP Code	Number Street City State ZIP Code
Debtor 1: <u>725 Harris Creek Road</u> Number Street	Dates Debtor 1 lived there From <u>2014</u> To <u>2016</u>	Debtor 2: <input checked="" type="checkbox"/> Same as Debtor 1	Dates Debtor 2 lived there <input checked="" type="checkbox"/> Same as Debtor 1 From _____ To _____
<u>Prospect</u> City	<u>VA</u> State	<u>23961</u> ZIP Code	Number Street City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087**Part 2: Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$2,862.00
<input type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips
	\$3,726.00
<input type="checkbox"/>	<input type="checkbox"/> Operating a business
From January 1 of the current year until the date you filed for bankruptcy:	
For the last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$33,543.00
	<input type="checkbox"/> Operating a business
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$33,540.00
	<input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$21,369.00
	<input type="checkbox"/> Operating a business
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$36,199.00
	<input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- No

- Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No

- Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No

- Yes. Fill in the details.

Case title	Nature of the case	Court or agency	Status of the case
Oglesby Management Group v. Tiffany Jefferson	Unlawful Detainer	Lynchburg General District Court	<input type="checkbox"/> Pending
Case number	GV17006384-00	Public Safety Bldg	<input type="checkbox"/> On appeal
		Number Street 905 Court Street, Courtroom B	<input checked="" type="checkbox"/> Concluded
		Lynchburg	VA 24504-0000
		City	State ZIP Code

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Case title **Centra V. Tiffany Ayers** Nature of the case **Warrant in Debt**

Court or agency **Lynchburg City General District Court** Status of the case
Court Name **905 Court Street Ctroom B** Pending
Number **Street** On appeal
 Concluded

Case number _____

Lynchburg VA **24504**
City State ZIP Code

- 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- No. Go to line 11.
 Yes. Fill in the information below.

- 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- No
 Yes. Fill in the details.

- 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- No
 Yes

Part 5: List Certain Gifts and Contributions

- 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- No
 Yes. Fill in the details for each gift.

- 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- No
 Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

- 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- No
 Yes. Fill in the details.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 7: List Certain Payments or Transfers

- 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No

Yes. Fill in the details.

Description and value of any property transferred See Exhibit A to Form 2016	Date payment or transfer was made	Amount of payment
<u>Cox Law Group, PLLC</u> Person Who Was Paid	<u>07/20/2018</u>	<u>\$450.00</u>
<u>900 Lakeside Drive</u> Number Street	<u>11/30/2018</u>	<u>\$450.00</u>

Lynchburg VA 24501-3602
City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

- 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

- 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

- 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

No

Yes. Fill in the details.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No
 Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

No
 Yes. Fill in the details.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers** _____ Case number (if known) 19-60087

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation

- No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
 Yes. Fill in the details below.

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) 19-60087

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Jerrod Damonte Ayers

Jerrod Damonte Ayers, Debtor 1

Date 12/20/2018

X /s/ Tiffany Nicole Ayers

Tiffany Nicole Ayers, Debtor 2

Date 12/20/2018

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
	\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$75	administrative fee
<hr/>	\$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$75	administrative fee
<hr/>	\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

In re **Jerrod Damonte Ayers**
Tiffany Nicole Ayers

Case No. 19-60087

Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$4,000.00</u>
Prior to the filing of this statement I have received.....	<u>\$0.00</u>
Balance Due.....	<u>\$4,000.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)
To be paid by the Chapter 13 Trustee. See Exhibit A.

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

12/20/2018

Date

/s/ Heidi Shafer for Cox Law Group, PLLC

Heidi Shafer for Cox Law Group, PLLC Bar No. 48765
Cox Law Group, PLLC
900 Lakeside Drive
Lynchburg, VA 24501-3602
Phone: (434) 845-2600 / Fax: (434) 845-0727

/s/ Jerrod Damonte Ayers

Jerrod Damonte Ayers

/s/ Tiffany Nicole Ayers

Tiffany Nicole Ayers

Fill in this information to identify your case:			
Debtor 1	Jerrod First Name	Damonte Middle Name	Ayers Last Name
Debtor 2 (Spouse, if filing)	Tiffany First Name	Nicole Middle Name	Ayers Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF VIRGINIA			
Case number (if known)	19-60087		
Check as directed in lines 17 and 21: According to the calculations required by this Statement: <input checked="" type="checkbox"/> 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3). <input type="checkbox"/> 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3). <hr/> <input checked="" type="checkbox"/> 3. The commitment period is 3 years. <input type="checkbox"/> 4. The commitment period is 5 years.			

Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).
3. Alimony and maintenance payments. Do not include payments from a spouse.
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.
5. Net income from operating a business, profession, or farm

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$2,881.42	\$3,726.66
\$0.00	\$0.00
\$0.00	\$0.00

Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$0.00	\$0.00
Ordinary and necessary operating expenses	— \$0.00	— \$0.00
Net monthly income from a business, profession, or farm	\$0.00	\$0.00
	Copy here →	\$0.00
		\$0.00

Debtor 1 **Jerrod Damonte Ayers**
 Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) **19-60087****Column A
Debtor 1****Column B
Debtor 2 or
non-filing spouse****6. Net income from rental and other real property**

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$0.00	\$0.00	
Ordinary and necessary operating expenses	— \$0.00	— \$0.00	
Net monthly income from rental or other real property	\$0.00	\$0.00	Copy here → \$0.00 \$0.00
7. Interest, dividends, and royalties			\$0.00 \$0.00
8. Unemployment compensation			\$0.00 \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you.....	\$0.00
For your spouse.....	\$0.00

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$0.00	\$0.00
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10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.	\$0.00	\$0.00

Total amounts from separate pages, if any.

11. Calculate your total average monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

+	\$2,881.42	+	\$3,726.66	=	\$6,608.08
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Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11.	\$6,608.08
-----------------------------------------------------------------	-------------------

13. Calculate the marital adjustment. Check one:

- You are not married. Fill in 0 below.
- You are married and your spouse is filing with you. Fill in 0 below.
- You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

Total.....	\$0.00	Copy here →	— \$0.00
			\$6,608.08

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$6,608.08

Debtor 1 **Jerrod Damonte Ayers**
Debtor 2 **Tiffany Nicole Ayers**

Case number (if known) **19-60087**

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → **\$6,608.08**

Multiply line 15a by 12 (the number of months in a year). **X 12**

15b. The result is your current monthly income for the year for this part of the form. **\$79,296.96**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. **Virginia**

16b. Fill in the number of people in your household. **4**

16c. Fill in the median family income for your state and size of household. **\$102,751.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. **\$6,608.08**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. - **\$0.00**

19b. Subtract line 19a from line 18. **\$6,608.08**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b **\$6,608.08**

Multiply by 12 (the number of months in a year). **X 12**

20b. The result is your current monthly income for the year for this part of the form. **\$79,296.96**

20c. Copy the median family income for your state and size of household from line 16c. **\$102,751.00**

21. How do the lines compare?

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Jerrod Damonte Ayers
Jerrod Damonte Ayers, Debtor 1

X /s/ Tiffany Nicole Ayers
Tiffany Nicole Ayers, Debtor 2

Date **12/20/2018**
MM / DD / YYYY

Date **12/20/2018**
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.